| EXHIBIT | 4 |
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| DATE_ | 3/22/11 |
| HB | 015 |

EBMS

Employee Benefit Management Services, Inc.

March 22, 2011

RE: HB 615

Chairman Arntzen and Members of the House Business and Labor Committee,

Employee Benefit Management Services, Inc. (EBMS) is a third party claims administrator for self-funded, employer group health plans. We appreciate the opportunity to offer written testimony to the members of the House Business and Labor Committee and urge all committee members to vote "no" on HB 615, requiring the insurance commissioner to convene an advisory committee to study the coverage of routine care for cancer patients undergoing clinical trials.

HB 615 is unnecessary legislation and duplicates the efforts of Congress, which has already addressed the coverage of routine care during cancer clinical trials in Section 2709 of the Patient Protection and Affordable Care Act (PPACA). As of renewal on or after January 1, 2014, insurers and health plans must consider coverage of the routine care services during cancer clinical trials. PPACA amends both ERISA and the Public Health Services Act, effectively making all entities in Montana offering insurance or some form of health care coverage subject to the mandate to cover the routine care services during cancer clinical trials. To spend scarce State funds to study routine care in cancer clinical trials at this juncture is a waste of State and taxpayer funds and the time of any individual potentially appointed to serve on this advisory committee.

Thank you for your time and your service.

Sincerely,

Terri Hogan, JD, MBA

Employee Benefit Management Services, Inc.